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Raymond A. Joao

RJ251

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/639,908
FILED : AUGUST 16, 2000
FOR : APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT INFORMATION
EXAMINER : J. BERGIN
GROUP : 3624
CONF. NO. : 3583
Mail Stop Technology Center 3600
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Alexandria, VA 22313-1450

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APPLICANT'S STATEMENT OF THE SUBSTANCE
OF THE EXAMINER INTERVIEWS

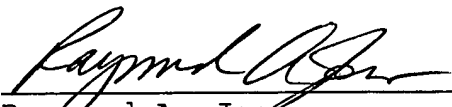
Sir:

This is Applicant's Statement of the Substance of the Examiner Interviews of March 10, 2003 and April 23, 2003.

During the Examiner Interview of March 10, 2003, Mr. Joao objected to the Examiner's election of species requirement as being improper and untenable. Mr. Joao presented arguments in support of his position and requested that the election of species requirement be withdrawn. The Examiner indicated that he would withdraw the election of species requirement, but indicated that he may require a new restriction at a later time if future prosecution history and any potential amendments would warrant same.

During the Examiner's Interview of April 23, 2003, Mr. Joao discussed the subject matter of each of the independent claims in the case.

Respectfully Submitted,


Raymond A. Joao
Reg. No. 35,907

August 8, 2003

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9/10/03
claims
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AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment And Response To Office Action in response to the Office Action, mailed May 9, 2003, wherein the Examiner objected to the numbering of the

claims, wherein the Examiner objected to Claims 42, 61-91 and 93-100 for formal reasons, and further wherein the Examiner rejected Claims 42 and 61-100 in view of a prior art reference.

Based upon the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please ~~amend~~ the application as follows: